

Remarks

Reconsideration and reexamination of this application, as amended, are respectfully requested. Claims 1-3, 5-16, 18-22, 24, and 27-30 are pending in this application upon entry of this Amendment. Claims 1 and 14 have been amended. Claims 4 and 17 have been cancelled. No claims have been added.

Claim Rejections – 35 U.S.C. § 103

In the final Office Action mailed on January 29, 2002, the Examiner rejected claims 1-22, 24, and 27-30 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,819,226 issued to Gopinathan (“Gopinathan”) in view of Schott (dialog file 148, accession no. 07947406). The Applicant believes that the claimed invention is patentable over any combination of Gopinathan and Schott and has amended independent claims 1 and 14 to more clearly define thereover.

The Applicant has amended independent claims 1 and 14 to include the limitations of respective dependent claims 4 and 17. Thus, the amendments made to claims 1 and 14 do not raise any new issues requiring further consideration and/or search by the Examiner. If the Examiner disagrees the Examiner is requested to contact the undersigned to discuss this matter.

1. The Claimed Invention

The claimed invention, as recited in amended independent claims 1 and 14, provides a method and system, respectively, for detecting purchasing card fraud during all phases of a purchasing card life cycle. The claimed invention includes obtaining contact event information from a client during a purchasing card application process. The contact event information is then compared with fraud information used in known frauds and stored in a database to determine if there is a fraud match between the contact event information and the

fraud information. A fraud alert is then sent to the client if there is a fraud match between the contact event information and the fraud information.

2. The Claimed Invention as Compared to the Cited Prior Art References

The claimed invention is generally different than any combination of Gopinathan and Schott in that contact information obtained during a purchasing card application process is compared with fraud information used in known frauds. Accordingly, the claimed invention is directed to analyzing contact event information obtained during a purchasing card application process as originally recited in dependent claims 4 and 17. In the final Office Action, the Examiner cited col. 3, line 27 to col. 7, line 60; and col. 27, line 48 to col. 28, line 24 of Gopinathan for disclosing the step of analyzing contact event information during a purchasing card application. However, Gopinathan teaches detecting fraudulent transactions in a customer account as opposed to detecting fraudulent transaction which occur when setting up a customer account, i.e., during a purchasing card application process.

Further, the claimed invention is generally different than any combination of Gopinathan and Schott in that the obtained contact information is compared with fraud information used in known frauds. As described on page 5, lines 25-27 of the Applicant's specification, the fraud information may include personal information, such as addresses, telephone numbers, and social security numbers used in known frauds.

In the Response to Arguments section of the final Office Action, the Examiner responded to this argument by positing that Gopinathan discloses comparing contact information with fraud information used in known frauds (citing col. 28, lines 3-15; col. 27, lines 3-15 and lines 48-63; and col. 6, lines 14-17 of Gopinathan). Col. 6, lines 14-17 of Gopinathan recites a fraud database which indicates which accounts had fraudulent activity and when the fraudulent activity occurred. Accordingly, the fraud database of Gopinathan identifies which accounts had fraudulent activity and when the fraudulent activity occurred as opposed to storing fraud information used in known frauds. That is, the fraud database of Gopinathan tags and dates accounts having fraudulent activity as opposed to storing fraud

information such as fraudulent personal information used in performing a fraudulent activity. Further, as described above, unlike the claimed invention, Gopinathan is concerned with accounts having fraudulent activity as opposed to fraudulent information used in setting up an account, i.e., during a purchasing card application process.

In view of the foregoing amendments and remarks, amended independent claims 1 and 14 overcome the rejection under 35 U.S.C. § 103(a) as being unpatentable over any combination of the Gopinathan and Schott. Claims 2-3, 5-13, 15-16, 18-22, 24, and 27-30 depend from one of amended independent claims 1 and 14 and include the limitations therein. Thus, dependent claims 2-3, 5-13, 15-16, 18-22, 24, and 27-30 also overcome the rejection under 35 U.S.C. § 103(a).

The Drawings

Approval has been requested by a separate paper to amend the drawings to correct a misspelling on FIG. 1. As such, it is believed the drawings will be satisfactory upon such approval and subsequent revision.

CONCLUSION

In summary, claims 1-3, 5-16, 18-22, 24, and 27-30, as amended, meet the substantive requirements for patentability. The case is in appropriate condition for allowance. Accordingly, such action is respectfully requested.

If a telephone or video conference would expedite allowance or resolve any further questions, such a conference is invited at the convenience of the Examiner.

Respectfully submitted,

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Attachment



VERSION WITH MARKINGS TO SHOW CHANGES MADE

IN THE CLAIMS:

1. (TWICE AMENDED) A method for detecting purchasing card fraud during all phases of a purchasing card life cycle, the method comprising:

obtaining contact event information from a client during a [contact event] purchasing card application process;

comparing the contact event information with fraud information used in known frauds and stored in a database to determine if there is a fraud match between the contact event information and the fraud information; and

sending a fraud alert to the client if there is a fraud match between the contact event information and the fraud information.

14. (TWICE AMENDED) A system for detecting purchasing card fraud during all phases of a purchasing card life cycle, the system comprising:

a computer database for receiving contact event information from a client during a purchasing card application process;

computer software in communication with the computer database for comparing the contact event information with fraud information used in known frauds and stored in the database to determine if there is a fraud match between the contact event information and the fraud information; and

a communication network in communication with the database for sending a fraud alert to the client if there is a fraud match between the contact event information and the fraud information.

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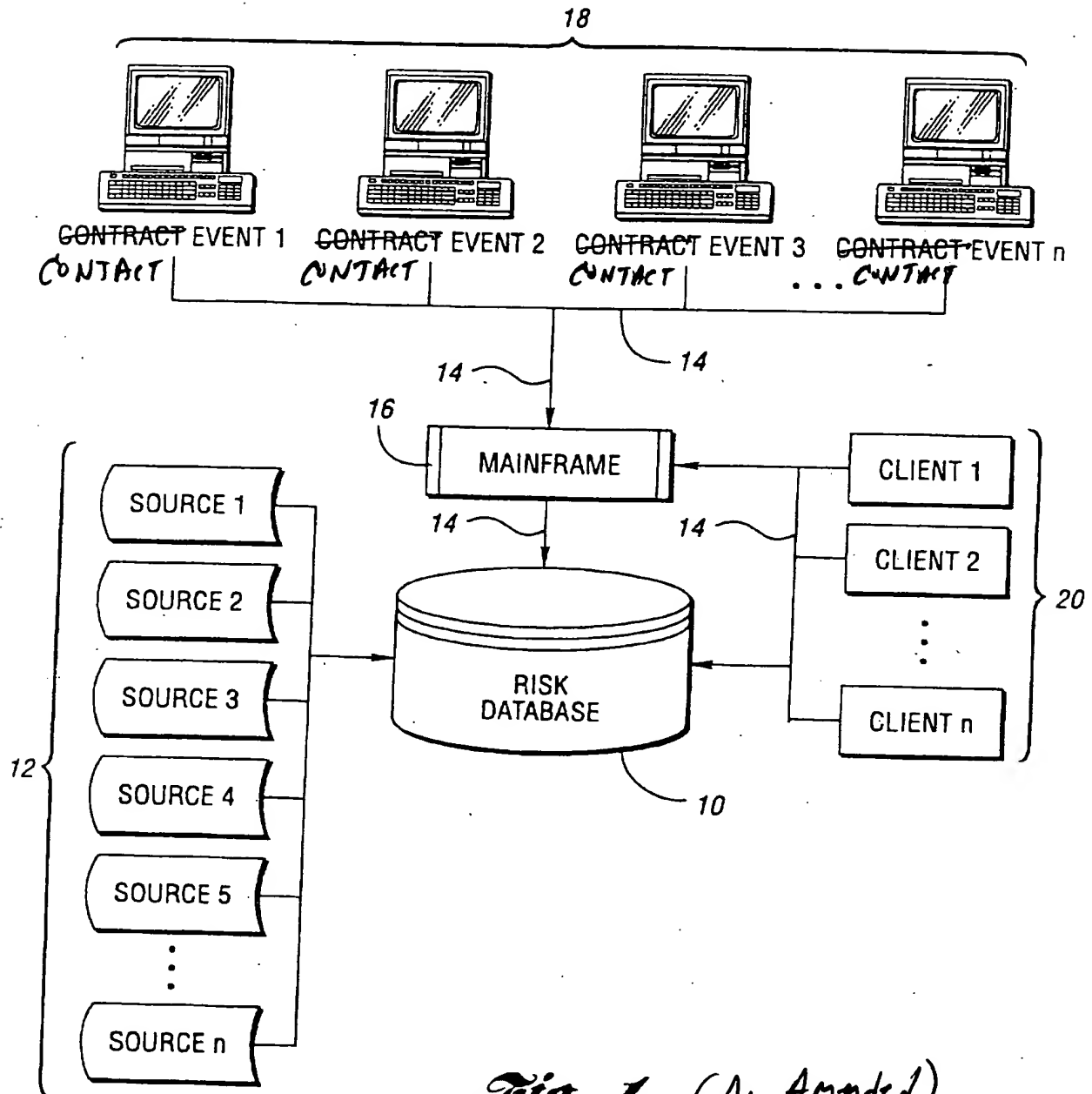


Fig. 1 (As Amended)